

**FIRST AMENDED CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

CASE NO. 11-13324

Debtor Tony D Winters SS# xxx-xx-5768 Current Monthly Income \$ 2,933.65
Joint Debtor Dana L Winters SS# xxx-xx-8566 Current Monthly Income \$ 3,073.86
Address 33 CR 461 Oxford, MS 38655-0000 No. of Dependents 0
Telephone No. _____ **TAX REFUNDS AND EIC FOR DISTRIBUTION:** _____

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 252.50 per week to the Chapter 13 Trustee (see special provisions for increase in January). A payroll deduction order will be issued to Debtor's employer @:

Max White's Logging
194 CR 461
Oxford, MS 38655

(B) Joint Debtor shall pay \$ 252.50 per week to the Chapter 13 Trustee (see special provisions for increase in January). A payroll deduction order will be issued to Debtor's employer @:

Olin
600 Powder Mill Road
East Alton, IL 62024-1273

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /mo
State Tax Commission \$ 0.00 @ \$ 0.00 /mo Other \$ 0.00 @ \$ 0.00 /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

-NONE-

beginning in the amount of \$ per month shall be paid:
_____ direct _____ through payroll deduction _____ through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

-NONE-

in the amount of \$ shall be paid \$ per month:
_____ through payroll deduction _____ through the plan.

HOME MORTGAGE(S)

MTG PMTS TO: First National Bank of Oxford BEGINNING 08/25/2011 @\$ 456.26 ☐ PLAN ☒ DIRECT
MTG ARREARS TO: -NONE- THROUGH _____ \$ _____ @ \$ _____ /MO*
(*Including interest at %)

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1326(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Ally Financial	2010 Chevy Cobalt (with over 10,000 miles)	19,625.48	14,220.00	5.50 %	22,263.07	371.05
Ally Financial	2010 Chevy Silverado (with over 55,000 miles)	34,053.17	24,772.50	5.50 %	38,587.46	643.12
Fifth Third Bank	2008 Nissan Titan (with over 52,000)	25,026.21	17,888.00	5.50 %	20,500.90	341.68

Debtor's Initials TW Joint Debtor's Initials DW
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Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
CNN Capital	1994 John Deere Tractor used as a lawn mower and for upkeep of homestead	2,268.98	3,000.00	5.50 %	2,654.39	44.24

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
Lafayette Co Tax Collector	4.5 acre homestead	265.29	to be paid full in a lump sum outside the plan by debtors
Lafayette Co Tax Collector	1.0 acre contiguous with homestead	5.36	to be paid full in a lump sum outside the plan by debtors
First National Bank of Oxford	2007 Yamaha Rhino 421	5,048.58	to be paid full per the contract outside of the plan by debtor's son.

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection : **In January, 2012, the plan payments shall increase to \$251.00 per week from each paycheck of the debtor and joint debtor.**

UNSECURED DEBTS totaling approximately \$ 36,385.33 are to be paid in deferred payments to creditors that have **timely filed claims** that are not disallowed: **A minimum of \$28,890.00 shall be paid to timely filed unsecured claims pro-rata, with additional funds paid without the necessity of modification if paid with the plan payments as proposed over the 60 month plan. The Debtor's son will be contributing \$691.50 towards the plan payment to cover the cost of the 2010 Silverado.**

Total Attorney Fees Charged \$ 2,800.00

Pay administrative costs and debtor's attorney fees
Pursuant to Court Order and/or local rules with the attorney's fees being paid by an initial payment of \$50.00 plus payment of 10% of the payments made by the debtors.

Attorney Fees Previously Paid \$ 600.00

Atty fees to be paid through the plan \$ 2,200.00

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone # / Email)
Robert Gambrell 4409
101 Ricky D Britt Sr Blvd
Suite 3
Oxford, MS 38655-4236

Telephone/Fax

Telephone/Fax 662-281-8800/662-202-1004
E-mail Address rg@ms-bankruptcy.com

DATE: July 25, 2011

DEBTOR'S SIGNATURE

/s/ Tony D Winters

Amended: 09/06/2011

JOINT DEBTOR'S SIGNATURE

/s/ Dana L Winters

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell